

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA**
Alexandria Division

In re:

GARY ALAN GOLMAN and
RHONDA LYNN GOLMAN,

Debtors.

Case No. 07-12496-RGM
(Chapter 7)

MEMORANDUM OPINION

THIS CASE was before the court on February 12, 2008, on Rhonda Golman's request to reaffirm a debt with Mazda American Credit. There was no appearance by debtor or creditor. The reaffirmation agreement is fully executed, however, Part D, which shows sufficient surplus income to satisfy the proposed debt, is different from the income and expenses shown on Schedules I and J. Interim F.R.B.P. 4008 requires an explanation for the difference. There was no explanation.

The court having afforded the debtors an opportunity to be heard on the matter and there being no explanation for the differences, the court cannot approve the reaffirmation agreement.

Alexandria, Virginia
February 20, 2008

/s/ Robert G. Mayer
Robert G. Mayer
United States Bankruptcy Judge

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